

Notice of References Cited	Application/Control No. 09/820,803		Applicant(s)/Patent Under Reexamination GANESAN ET AL.	
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*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-6,128,603	10-2000	Dent et al.	705/40
*	B	US-5,121,945	06-1992	Thomson et al.	283/58
*	C	US-6,292,789	09-2001	Schutzer, Daniel	705/40
*	D	US-7,805,365	09-2010	Slavin et al.	705/40
*	E	US-7,702,579	04-2010	Neely et al.	705/40
*	F	US-6,438,527	08-2002	Powar, William L.	705/40
*	G	US-5,483,445	01-1996	Pickering, Richard E.	705/40
*	H	US-7,848,972	12-2010	Sharma, Dushyant	705/34
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	U	Anonymous; Management Accounting; London; "Communications In managing modern payment systems"; July/August 1997; Pages 1-3.
	V	Special Report Series: Electronic Billing; Bank Technology News; "Electronic Bill Presentment: The Real Killer App?"; September 1997; Pages 25, and34-36..
	W	Gregg, Leigh; Highbeam Research; "CUs plan electronic bill payment. (credit unions)(includes related article on Credit Union National Association Mutual Group piloting Bill-presentment program)"; November 1, 1997; Pages 1-9.
	X	"Microsoft Corp. of Redmond, Wash., and First Data Corp. of Hackensack, N.J.; "microsoft and First Data Form Internet Bill Payment Company"; August 1997; Pages 6-8.

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
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	V	Ruaawll Redman; Bank Systems + Technology; "Business & Company Resource Center"; November 1, 1997; Pages 1-3.
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